

UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 4/8/10 and was converted to a case under chapter 7 on 7/8/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul Mathias Pladera
1281 Kipaipai Street #25f
Pearl City, HI 96782

Case Number:
10-00992

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9213

Attorney for Debtor(s) (name and address):
Blake Goodman
900 Fort Street Mall, Suite 920
Honolulu, HI 96813
Telephone number: 808.528.4274

Bankruptcy Trustee (name and address):
Richard A. Yanagi
1136 Union Mall, #303
Honolulu, HI 96813
Telephone number: 808.599.0339

Meeting of Creditors

Date: **August 3, 2010**

Time: **01:30 PM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/4/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
1132 Bishop Street
Suite 250
Honolulu, HI 96813
Telephone number: (808) 522-8100

For the Court:
Clerk of the Bankruptcy Court:
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 7/8/10

EXPLANATIONS

B9A (Official Form 9A) (12/09)

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| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | <p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.</p> <p>A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.</p> |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Trustee's Sale of Property Under \$2,500 | Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500. |
| Refer to Other Side for Important Deadlines and Notices | |

CERTIFICATE OF NOTICE

District/off: 0975-1
Case: 10-00992

User: lisa
Form ID: b9a

Page 1 of 1
Total Noticed: 29

Date Rcvd: Jul 08, 2010

The following entities were noticed by first class mail on Jul 10, 2010.

db +Paul Mathias Pladera, 1281 Kipaipai Street #25f, Pearl City, HI 96782-2577
aty +Blake Goodman, 900 Fort Street Mall, Suite 920, Honolulu, HI 96813-3715
aty +Cynthia M. Johiro, Dept of Attorney General, 425 Queen Street, Honolulu, HI 96813-2903
1005065 American General Financial Services, 98-1268 Kaahumanu St. Ste 105,
Pearl City, HI 96782-3253
1005066 +American Saving Bank, 890 Kamokila Blvd, Kapolei, HI 96707-2022
1005067 +Attorney General, 425 Queen St., Honolulu, HI 96813-2903
1009510 +Blake Goodman, P.C., 900 Fort Street Mall, Suite 900, Honolulu, HI 96813-3702
1008091 +Blake Goodman, PC, 900 Fort Street Mall, #920, Honolulu, Hawaii 96813-3715
1005068 Chase Bank Usa, N.a., P.o. Box 15519, Wilmington, DE 19850-5519
1005070 +Child Support Enforcement Agency, P.O. Box 2310, Honolulu, HI 96804
1005074 +First Hawaiian Bank, Loan Recovery Center, P.O. Box 4070, Honolulu, HI 96812-4070
1005077 Genpact Services LLC, P.o. Box 1969, Southgate, MI 48195-0969
1005078 +Hawaii Dept. of Taxation, Bankruptcy Unit, PO Box 259, Honolulu, HI 96809-0259
1005079 Hawaiiana Mngmnt Co., LTD, Hale Ola, c/o Bank Lockbox - HMC, P.O. Box 30150,
Honolulu, HI 96820-0150
1005081 Joann H. Natividad, 94-192 Kime Place, Waipahu, HI 96797-1217
1005082 Law Offices Of Marvin S.c. Dang LLC, P.O. Box 4109, Honolulu, HI 96812-4109
1005083 +Nco Financial System Inc, P.o. Box 4906 Dept 64, Trenton, NJ 08650-4906
1016575 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,
Norfolk VA 23541-1067
1005084 +Pasita Pladera, 270 Palama Dr., Kahului, HI 96732-1450

The following entities were noticed by electronic transmission on Jul 08, 2010.

tr +EDI: QRAYANAGI.COM Jul 08 2010 20:48:00 Richard A. Yanagi, 1136 Union Mall, #303,
Honolulu, HI 96813-2711
1005069 EDI: RMSC.COM Jul 08 2010 20:48:00 Chevron And Texaco Credit Card, P.o. Box 530950,
Atlanta, GA 30353-0950
1005071 EDI: CITICORP.COM Jul 08 2010 20:48:00 Citi Cards Mastercard, P.o. Box 6077,
Sioux Falls, SD 57117-6077
1005072 EDI: CITICORP.COM Jul 08 2010 20:48:00 Citi Cards Visa, P.o. Box 6077,
Sioux Falls, SD 57117-6077
1005073 EDI: CITICORP.COM Jul 08 2010 20:48:00 Citi Mastercard, P.o. Box 653054,
Dallas, TX 75265-3054
1005075 EDI: FORD.COM Jul 08 2010 20:53:00 Ford Credit, P.o. Box 7172, Pasadena, CA 91109-7172
1011738 +EDI: FORD.COM Jul 08 2010 20:53:00 Ford Motor Credit Company LLC, P O Box 6275,
Dearborn, MI 48121-6275
1005076 +EDI: RMSC.COM Jul 08 2010 20:48:00 Ge Money Bank/sam's Club Credit, P.o. Box 530942,
Atlanta, GA 30353-0942
1023044 EDI: IRS.COM Jul 08 2010 20:48:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
1005080 EDI: FUNB.COM Jul 08 2010 20:48:00 Homeq Servicing, P.o. Box 13716,
Sacramento, CA 95853-3716

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Department of Taxation, State of Hawaii

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2010

Signature:

